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Of Attorneys for Plaintiff

IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF OREGON

EUGENE DIVISION

DEBRA LEE,

Plaintiff,

vs.

CORELOGIC RENTAL PROPERTY
SOLUTIONS, LLC,

Defendant.

Case No.

COMPLAINT

DEMAND FOR JURY TRIAL

Plaintiff, Debra Lee, sues Defendant, CoreLogic Rental Property Solutions, LLC, and in support thereof respectfully alleges violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.*, and states the following:

PRELIMINARY STATEMENT

1. This is an action for actual, statutory and punitive damages, costs and attorney’s fees brought pursuant to 15 U.S.C. § 1681a–x (Fair Credit Reporting Act or “FCRA”).

2. Parties that create consumer reports, like Defendant CORELOGIC RENTAL PROPERTY SOLUTIONS, LLC (“CoreLogic”), are charged with using reasonable procedures designed to ensure the maximum possible accuracy of the information they report.

3. The Consumer Financial Protection Bureau has noted, “experience indicates that [CRAs] lack incentives and under-invest in accuracy” Consumer Fin. Prot. Bureau, Supervisory Highlights Consumer Reporting Special Edition 21 (Issue 14, March 2, 2017).

JURISDICTION

4. Subject matter jurisdiction for this Court is conferred by 28 U.S.C. § 1331 as this action involves violations of the Fair Credit Reporting Act.

5. Venue is proper for this Court pursuant to 28 U.S.C. § 1391(b)(2), as a substantial part of the events or omissions giving rise to the claim occurred within this district (Linn County).

6. Plaintiff is a “consumer” as defined by 15 U.S.C. § 1681a (c).

7. Upon information and belief, CoreLogic is a corporation with its principal place of business located in Irving, Texas, which conducts business in the State of Oregon.

8. Upon information and belief, CoreLogic is a “consumer reporting agency,” as defined in 15 USC § 1681(f). Upon information and belief, CoreLogic is regularly engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing consumer reports, as defined in 15 U.S.C. § 1681(d) to third parties.

9. Upon information and belief, CoreLogic disburses such consumer reports to third parties under contract for monetary compensation.

FACTUAL ALLEGATIONS

10. In or around March of 2019, Plaintiff applied for a rental home through Watson Management Services, LLC (“Watson”) located in Albany, Oregon.

11. Watson obtained a consumer report from CoreLogic regarding the Plaintiff.

12. The consumer report that CoreLogic prepared and sold to Watson contained inaccurate and false statements regarding Plaintiff.

13. Specifically, the consumer report that CoreLogic prepared and sold to Watson indicated that Plaintiff had been convicted of five felony charges in Texas between 1999 and 2015. This information is incorrect.

14. Not only does Plaintiff have no criminal record to speak of, she has never even been to the State of Texas.

15. Watson relied on the consumer report prepared by CoreLogic in denying Plaintiff a rental home.

16. Subsequently, Plaintiff was approved for a less desirable rental home. Specifically, she did not meet Watson's criteria for a rental house, but did meet the criteria for a rental apartment.

17. CoreLogic's flagrant mistakes caused the Plaintiff to suffer from stress, worry, embarrassment, humiliation, and fear.

18. CoreLogic's flagrant mistakes caused the Plaintiff to waste several hours of her personal time, including but not limited to researching her options and retaining a lawyer.

19. CoreLogic's flagrant mistakes have caused harm to Plaintiff's reputation.

20. As a result of the actions and or inactions of CoreLogic, Plaintiff and her husband will spend several months living in a less-desirable home, which offers less space and is otherwise less desirable than the home she otherwise would have qualified for.

CAUSES OF ACTION

COUNT I

Violation of the Fair Credit Reporting Act

21. Plaintiff re-alleges and incorporates paragraphs one (1) through nineteen (19) as if set forth fully herein.

22. CoreLogic violated 15 U.S.C. § 1681e (b) by failing to establish or to follow reasonable procedures to assure maximum possible accuracy in the preparation of the credit report and credit files it published and maintains concerning the Plaintiff.

23. As a result of the conduct, action, and inaction of CoreLogic, the Plaintiff suffered damage by loss of credit, loss of the ability to purchase and benefit from credit, and mental and emotional pain stemming from the anguish, humiliation, and embarrassment of credit denials.

24. CoreLogic's conduct, action, and inaction was willful, rendering it liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC § 1681n. In the alternative, it was negligent, entitling the Plaintiff to recover under 15 USC § 1681o.

25. The Plaintiff is entitled to recover costs and attorney's fees from CoreLogic in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681n and/or § 1681o.

WHEREFORE, Plaintiff respectfully demands a trial by jury on all issues so triable and judgment against Defendant, CoreLogic Rental Property Solutions, LLC, for statutory damages, punitive damages, actual damages, costs, interest, attorney fees, enjoinder from further violations of these parts and any other such relief the Court may deem just and proper.

DATED this 27th day of November, 2019.

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